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FACSIMILE SUBMISSION UNDER 37 CFR 1.8

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TO:	FROM:
Examiner Jagdish Patel	Kent J. Sieffert
COMPANY:	DATE:
U.S. Patent and Trademark Office	SEPTEMBER 30, 2004
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PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
1-703-308-7837	1021-002US01
RE:	APPLICATION SERIAL NUMBER:
Amendment	09/628,479

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SEP 30 2004

PATENTIN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Adam Thier; Jon M. Sandles; George Duncan Pearson	Confirmation No.	5538
Serial No.:	09/628,479	Docket No.:	1021-002US01
Filed:	July 31, 2000	Customer No.:	28863
Examiner:	Jagdish Patel	Group Art Unit:	3624
Title:	<u>BUDGET PLANNING</u>		

CERTIFICATE UNDER 37 CFR 1.8 I hereby certify that this correspondence is being transmitted via facsimile to the United States Patent and Trademark Office on September 30, 2004.

By: Patricia Cygan  
Name: Patricia Cygan

MAIL STOP AF  
Commissioner for Patents  
Alexandria, VA 22313-1450

Sir:

We are transmitting herewith the attached correspondence relating to this application:

Transmittal sheet containing Certificate of Mailing  
 Amendment (9 pgs.)  
 No additional fee is required

Please apply any charges not covered, or any credits, to Deposit Account No. 50-1778.

Date:

September 30, 2004

By:

Kent J. Sieffert

Name: Kent J. Sieffert  
Reg. No.: 41,312

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RESPONSE UNDER 37 C.F.R. 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP 3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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**AMENDMENT**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action mailed September 10, 2004, the period of response for which runs through December 10, 2004, please amend the application as follows.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.